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1. (Currently amended) A method for consumer prescribing of personal data preferences comprising the steps of:

a) coupling an electronic consumer device to a computer of a business;

b) ~~allowing access to~~ accessing a personal data preferences program ~~via a~~ of the computer by the consumer device;

c) ~~allowing a consumer to select~~ recording personal data preferences ~~selected by the consumer~~ via the consumer device by the computer;

d) coding ~~the~~ selected personal data preferences by the computer;

e) downloading ~~the~~ coded personal data preferences to the consumer device by the computer; and

f) ~~allowing the consumer device to transfer~~ transferring the coded personal data preferences to a consumer storage medium ~~media~~; and

g) reading the coded personal data preferences from the consumer storage medium by a transaction computer during a transaction between the consumer and the business.

2. (Currently amended) The method of claim 1, wherein the step a) ~~of allowing access to a personal data preferences~~

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~~program~~ includes coupling the consumer device to the computer
~~allowing access~~ via an electronic network.

3. (Original) The method of claim 2, wherein the electronic network is the Internet.

4. (Currently amended) The method of claim 1, wherein ~~the step d) of coding the selected personal data preferences~~ includes coding the selected personal data preferences into a barcode.

5. (Currently amended) The method of claim 1, wherein ~~the step d) of coding the selected personal data preferences~~ includes coding the selected personal data preferences into a magnetic strip readable format.

6. (Currently amended) The method of claim 1, wherein ~~the step f) of allowing the consumer device to transfer the coded personal data preferences to a storage media~~ includes transferring the coded personal data preferences to a storage media ~~comprising a magnetic strip on a card.~~

7. (Currently amended) The method of claim 1, wherein ~~the step f) of allowing the consumer device to transfer the coded~~

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~~personal data preferences to a storage media~~ includes transferring the coded personal data preferences to a ~~storage media comprising a key flock.~~

8. (Original) The method of claim 1, wherein the consumer device is one of a personal computer, a personal digital assistance, and a cell phone.

9. (Currently amended) A method of encoding personal data preferences of a consumer for use during a purchase transaction comprising the steps of:

a) coupling an electronic consumer device to a computer of a business;

b) accessing a personal data preferences program via a of the computer by the consumer device;

c) permitting ~~selection of~~ the consumer to select personal data preferences via the consumer device by the computer;

d) encoding the selected personal data preferences by the computer; and

e) downloading the encoded selected personal data preferences to the consumer device by the computer for later use during the purchase transaction.

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10. (Original) The method of claim 9, wherein the consumer device comprises one of a personal computer, a personal digital assistant, and a cell phone.

11. (Currently amended) The method of claim 9, further comprising the ~~step~~ steps of:

f) transferring the downloaded encoded selected personal data preferences onto a code storage device, the code storage device being readable by a retail terminal during a purchase transaction; and

g) reading the downloaded encoded personal data preferences from the consumer storage medium by a transaction computer during the purchase transaction.

12. (Original) The method of claim 11, wherein the code storage device comprises one of a key flock, access card, and a barcode.

13. (Currently amended) The method of claim 9, wherein ~~the step d) of encoding the selected personal data preferences~~ includes:

encoding the selected personal data preferences into a barcode format.

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14.. (Currently amended) The method of claim 9, wherein the step d) ~~of encoding the selected personal data preferences~~ includes:

encoding the selected personal data preferences into a magnetic strip readable format.

15. (Currently amended) The method of claim 9, wherein the step a) ~~of accessing a personal data preferences program by a consumer device~~ includes utilizing coupling the consumer device to the computer via a network.

16. (Original) The method of claim 15, wherein the network comprises the Internet.

17. (Currently amended) A system for prescribing personal data preferences comprising:

a processing unit;

a network interface in communication with the processing unit and operable to be coupled to an electronic network; and

memory in communication with said processing unit and containing a plurality of instructions which, when executed by the processing unit, ~~causes~~ cause (a) a an electronic consumer device to access a personal data preferences program via the electronic network; (b) allow a consumer via the consumer

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device to select personal data preferences; (c) convert ~~the~~ selected personal data preferences into a personal data model; (d) code the personal data model in a format readable by a retail terminal during a purchase transaction; and (e) ~~transmitting the~~ transmit coded personal data model to the consumer device, wherein the consumer device is operable to transfer ~~the~~ received coded personal data model onto a personal data preferences storage medium of the consumer.

18. (Original) The system of claim 17, wherein said consumer device is one of a personal computer, a cell phone, and personal digital assistant.

19. (Original) The system of claim 17, wherein the coded personal data model is encoded into a barcode format.

20. (Original) The system of claim 17, wherein the coded personal data model is encoded into a magnetic strip format.